Electronic Acknowledgement Receipt				
EFS ID:	14271528			
Application Number:	09802481			
International Application Number:				
Confirmation Number:	5875			
Title of Invention:	CUSTOMIZED CREDIT OFFER STRATEGY BASED ON TERMS SPECIFIED BY AN APPLICANT			
First Named Inventor/Applicant Name:	Paul Willard			
Customer Number:	32914			
Filer:	Marc A. Hubbard/Denise Wilson			
Filer Authorized By:	Marc A. Hubbard			
Attorney Docket Number:	132538-1014			
Receipt Date:	20-NOV-2012			
Filing Date:	09-MAR-2001			
Time Stamp:	00:33:58			
Application Type:	Utility under 35 USC 111(a)			
Payment information:				

## Payment information

Submitted with Payment	no
File Listing:	

# File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Assignee showing of ownership per 37 CFR 3.73.	sb0096.pdf	429789 3a978582d9w428b33c20w0w2d66c216d900	no	2

## Warnings:

Information:

		Total Files Size (in bytes):		47835				
Information								
Warnings:								
		2103a64082669051b8000fddfb4843168495 bd63						
2 Power of Attorney	nextcardpoa.pdf	118046	no	1				

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

#### New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

#### National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

### New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.